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Statement Date	
Primary Account	
Direct Inquiries To	

To: **John Smith**
 From: **Bank USA Insurance Agency, Inc.**
 Re: **A New Easy Way to Buy Low Cost Life Insurance**

Did you know that as a customer at Bank USA, you now have a full service insurance agency dedicated to providing you with the insurance you want without any fuss, hassle, or pressure from a commissioned insurance agent.

We are pleased and excited to present you and Mary with an outstanding insurance offering -- high quality term life insurance at a surprisingly affordable price.

And, since Bank USA Insurance Agency wants to make it easy for both you and Mary to obtain this coverage, we add an additional convenience...your premiums can be deducted automatically from your checking account at our Williamsbridge Branch.

John, please review your choices below, make your selections, and call (800) 000-0000 or fax this page to (800) 000-0000. That's all you do. We'll take it from there. You'll quickly see how Bank USA Insurance Agency makes buying life insurance a pleasant experience.

Here are your Individually Calculated Monthly Prices

	For John			For Mary		
Death Benefit →	\$100,000	\$150,000	\$200,000	\$75,000	\$100,000	\$150,000
10 Year Guaranteed Term →	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(If you use tobacco)	(\$0.00)	(\$0.00)	(\$0.00)	(\$0.00)	(\$0.00)	(\$0.00)
15 Year Guaranteed Term →	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(If you use tobacco)	(\$0.00)	(\$0.00)	(\$0.00)	(\$0.00)	(\$0.00)	(\$0.00)

Applying for this insurance is EASY!!

Call - 24 hrs.
(800) 000-0000

There is NEVER an obligation on your part

or

Fax this Page
(800) 000-0000

No cover page necessary
 (see below)

or

Branch Drop Off

Bring this page to your local branch office for processing your request below.

If Faxing or Branch Drop-off, please check your request below and circle the amount choice you wish above.

- ☐ To apply for Coverage
☐ For more information.

- ☐ For other quotes.
☐ For insurance for spouse.

Insurance products are offered through Bank USA Insurance Agency, Inc., a subsidiary of Bank USA Corporation. Insurance products are NOT insured by F.D.I.C., are NOT deposits or other obligations of any bank, and are NOT guaranteed by any bank. Insurance products referenced above are underwritten and issued by XYZ Life Insurance Company, Anytown, USA. Rates shown are policy forms Target 10, 15, or 20 standard non-tobacco or Target Select 10, 15, or 20 preferred non-tobacco Class 2. Tobacco rates are based on standard tobacco for Target 10, 15, and 20 and on preferred tobacco Class 5 for Target Select 10, 15, and 20. Rates are based on John being male Age 54 and Mary being female Age 51. 123456789012

The NEWCO™ Sales and Distribution System and Virtual Agent™ is protected by copyright and Patent Pending.

This is a PIGGYBACKsm offer. Note the surprising number of individualizations, even on this basic initial offer alone. And, please also note the number of response choices NEWCO™ chose to provide each customer, the next two pages examine what goes into each individualized response letter.

BEHIND THE SCENES OF EACH NEWCO™™ SYSTEM OUTPUT


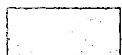


You have just seen a sample of NEWCO™™'S PIGGYBACKsm format and a sample response letter to a request for more information off the piggybacked offer. Now, just wait till you see the next three pages and find out what actually goes on behind the scenes of the three pages you have just looked at.

Both previous samples of NEWCO™ system deliveries are repeated on the following pages but this time color-coded so you can see what the NEWCO™™ system actually does...behind the scenes. Under-stand that each color below represents a specific type of logic that NEWCO™ employs.

NEWCO™ technology gives you the way to fine-tune each individual PIGGYBACKsm offer and each individual response letter with as much detail as you need to create a one to one marketing opportunity. The more you direct your offer to the individual bank customer, the better chance there is that your offer will be accepted.

The NEWCO™ system is the only system that can do this in volume.

Please use the following color codes as you review the next three pages. You will be amazed at the number of individual intelligent thought processes that automatically go into the creation of each PIGGYBACKsm offer, letter and, in fact, anything that the NEWCO™ system outputs.

	Personal prospect /customer information and demographics Insurance company information
	Specific copy detail
	Plan design, and product specifics Amount of coverage choices Payment mode
	Actual product pricing individualization

Virtual Agent™

Virtual Agent™, the NEWCO™ system's trademarked "brain", thoroughly thinks through each individual logic choice and assigns the appropriate product type, amount of coverage, even wording to each and every individual bank customer offer, one offer at a time no matter how great the volume.

What cannot be seen here is that all of the individualization is based on the bank customer's own individual demographic profile. No two offers may be exactly alike because each NEWCO™ offer is individually crafted for the specific customer.

Now that is truly unique !

The following three pages will show you just how intelligently individualized PIGGYBACKsm offers and response letters delivered in unlimited mass volumes can be. →